

BELLE ENDERVELT
whose address is
300 Winston Drive, Unit 1617
Cliffside Park, New Jersey 07010

individually referred to as "I" or "my,"

AND: the Agent(s),
JEFFREY K. ENDERVELT, ESQ.
whose address(es) (is)(are)
114 Sutton Manor Road
New Rochelle, New York 10801

referred to as "You" or "Your."

If more than one Agent is designated, choose one of the following:

- ☐ each Agent may act separately.
☐ all Agents must act jointly.

Grant of Authority. (N.J.S.A. 46:2B-8.1 et seq., or any analogous successor to that statute or any similar legislation in any other jurisdiction where this power of attorney may be required.) I appoint You to act as my Agent (also referred to as "attorney-in-fact"). I grant to You full power and authority to do and perform all and every act and thing whatsoever requisite, necessary, and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, hereby ratifying and confirming all You, or Your substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. I authorize You to do each and every act which I could personally do for the following uses and purposes:

A. GENERAL POWER TO PERFORM ALL ACTS.

To exercise, do, or perform any act, right, power, duty, or obligation whatsoever that I now have or may acquire the legal right, power, or capacity to exercise, do, or perform in connection with, arising out of, or relating to any person, item, thing, transaction, business, property, real or personal, tangible or intangible, or matter whatsoever.

I grant to my said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary, and proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, hereby ratifying and confirming all that my said attorney-in-fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights, or powers herein does not limit or restrict, and is not to be construed or interpreted as limiting or restricting the general powers herein granted to said attorney-in-fact.

B. ENUMERATED POWERS — LIST NOT EXCLUSIVE OF OTHER POWERS.

To ask, demand, sue for, recover, collect, receive, and hold and possess all such sums of money, debts, dues, bonds, notes, checks, drafts, accounts, deposits, legacies, bequests, devises, interests, dividends, stock certificates, certificates of deposit, annuities, pension and retirement benefits, insurance benefits and proceeds, documents of title, choses in action, personal and real property, intangible and tangible property and property rights, and demands whatsoever, liquidated or unliquidated, as are now, or shall hereafter become owned by, or due, owing, payable, or belonging to me or in which I have or may acquire an interest, and to have, use, and take all lawful ways and means and legal and equitable remedies, procedures, and writs in my name for the collection and recovery thereof, and to compromise, settle, and agree for the same, and to make, execute, and deliver for me and in my name all indorsements, acquittances, releases, receipts, or other sufficient discharges for the same;

To lease, purchase, exchange, and acquire, and to bargain, contract, and agree for the lease, purchase, exchange, and acquisition of, and to take, receive, and possess any real or personal property whatsoever, tangible or intangible, or interest therein, on such terms and conditions, and under such covenants, as said attorney in fact shall deem proper;

To improve, repair, maintain, manage, insure, rent, lease, bargain, sell, release, convey, subject to liens, mortgage, and hypothecate, and in any way or manner deal with all or any part of any real or personal property whatsoever, tangible or intangible, or any interest therein, which I now own or may hereafter acquire, for me and in my name, and under such terms and conditions, and under such covenants as said attorney-in-fact shall deem proper;

To deposit in and withdraw monies from any bank, savings bank, or trust company or other banking institution;

To invest and reinvest any monies belonging to me in stocks, bonds, mortgages or other securities. To endorse, transfer and assign any certificates of stock or other securities. To vote as my proxy on any stock. To take any action that may be desirable in connection therewith, to protect my investment in such securities;

To institute, prosecute and defend any actions or proceedings brought in any court or before any commission, board or bureau of any municipal, state or federal government or any agency thereof;

To engage in and transact any and all lawful business of whatever nature or kind for me and in my name;

To sign, indorse, execute, acknowledge, deliver, receive, and possess such applications, contracts, agreements, options, covenants, deeds, conveyances, trust deeds, security agreements, bills of sale, leases, mortgages, assignments, insurance policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidences of debts, releases, and satisfaction of mortgages, judgments, liens, security agreements, and other debts and obligations, and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

To make gifts on one or more occasions to one or more charitable organizations and individuals who are determined by my said attorney-in-fact to be the natural object of my bounty (and I hereby specifically declare that my said attorney-in-fact himself or herself is one of the natural objects of my bounty, and I specifically authorize my said attorney-in-fact to make gifts to himself or herself, provided, however, that any gifts that my said attorney-in-fact makes to himself or herself shall only be in such amount as my said attorney-in-fact shall deem necessary or advisable for his or her health, maintenance, education and support);

To engage and dismiss agents, counsel and employees, and to appoint and remove at pleasure any substitute for, or agent of my said attorney-in-fact, with respect to all or any of the matters or things herein mentioned and upon such terms as my said attorney-in-fact shall deem advisable.

C. CONSTRUCTION AND INTERPRETATION.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights, or powers herein does not limit or restrict, and is not to be construed or interpreted as limiting or restricting the general powers herein granted to any said attorney-in-fact.

D. REVOCATION AND CONFIRMATION.

I retain the right to revoke this Power of Attorney. This Power of Attorney shall continue, and all acts performed by my said attorney-in-fact or any substitute for my said attorney-in-fact pursuant to the authority of my said attorney-in-fact hereunder shall be valid and effectual to bind me and those succeeding me in interest, until revocation of this Power of Attorney by me or by my death.

Remains in Effect Regardless of Disability. This Power of Attorney is effective now, and shall not be affected by my subsequent disability or incapacity, or lapse of time.

Definition of Disability: A principal shall be under a disability if the principal is unable to manage his or her property and affairs effectively for reasons such as mental illness, mental deficiency, physical illness or disability, advanced age, chronic use of drugs, chronic intoxication, confinement, detention by a foreign power or disappearance.

Signatures. By signing below, I acknowledge that I have received a copy of this Power of Attorney and that I understand its terms.

Witnessed By:


BELLE ENDERVELT

STATE OF NEW JERSEY, COUNTY OF
I CERTIFY that on 6th day of April, 2005
BELLE ENDERVELT

BERGEN SS:

personally came before me and acknowledged under oath, to my satisfaction, that this person:

(a) is named in and personally signed this document; and

(b) signed, sealed and delivered this document as his or her act and deed.


Notary Public of New Jersey

(Seal)

Print name and title below signature

ROSEMARIE YAVERIAN